(c) Specific instances of difficulties, if brought to the notice of the Government of India, are referred to the concerned State Government for remedial action.

Irregularities in Recruitment in Kendriya Vidyalayas

2015. SHRI DATTA MEGHE: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether Government had ordered an inquiry into the irregularities committed in the filling up of about 300 vacancies of Principals by way of deputation and direct recruitment in the Kendriya Vidyalaya Sangathan (KVS) during the NDA regime;

(b) whether the inquiry has confirmed the irregularities;

(c) if so, the details thereof;

(d) whether these appointments have been cancelled and disciplinary action has been taken against the then chairperson of KVS; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (SHRIMATI KANTI SINGH): (a) No, Sir.

(b) and (c) Do not arise.

(d) and (e) 340 Principals were appointed on deputations basis between 2000 and 2003. 140 Principals out of them were subsequently appointed on regular basis. The orders of regular appointment as well as deputation were cancelled in November 2004 due to certain irregularities having come to notice. However, most of the Principals challenged the cancellation in Courts and are continuing on the basis of Court orders. Several petitions filed by Principals are still sub judice.

Difficulties in getting Educational Loans

2016. SHRI C. PERUMAL: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether his Ministry is aware of difficulties in getting education loans from banks;

(b) if so, whether his Ministry has taken up the matter with the authorities for simplification of the process;

(c) whether it is proposed to start education loan insurance for easy availability of loans;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (SHRIMATI KANTI SINGH): (a) to (e) Ministry of Finance, Department of Economic Affairs deals with educational loans from Banks. As informed by them, no students' complaints have been received. However, banks are adhering to the guidelines issued by Indian Banks' Association (IBA) from time to time. Under the revised Model Educational Loan Scheme (August 31, 2004), the simplified procedure/criteria are at Statement (*see* below). Banks have adopted the model educational loan scheme of IBA. Banks have also delegated adequate discretionary powers to the Branch Managers/Regional Managers. Awareness-cum-educational loan campaigns are conducted by banks periodically at reputed educational Institutions/Universities to reach out to a larger number of students and parents. Instructions to Bank Managers are reiterated from time to time.

Statement

Details of simplified procedure/criteria in the revised model educational loan scheme (August, 2004)

SECURITY	For loan upto Rs. 4 lakh	No security.
	For loan above Rs. 4 lakh and upto Rs. 7.5 lakh	Collateral in the form of a suitable third party guarantee. The bank may, at its discretion, waive third party guarantee if satisfied with the net-worth/means of parent who would be executing the document as "joint borrower" (Prior to August, 2004—collateral security equal to 100% of loan amount or guarantee of third person was required).
	For loan above Rs. 7.5 lakh	Collateral security of suitable value of suitable third party guarantee along with the assignment of future income of the student for payment of instalments.

PROCEDURE	* The loan to be sanctioned as per delegation of powers preferably the Branch nearest to the place of domicile. * No application for educational loan received should be rejected without the concurrence of the next higher authority. * The loan to be disbursed in stage as per the requirement/demand directly to the institutions/ Vendors of books/ equipments/instruments to the extent possible
In the revised model scheme August 2004	In the normal course, while appraising the loan the future income prospects of the student will be looked into. However, where required, the means of parent/guardian could also be taken into account to evaluate re-payment capability.

Insurance for students

2017. SHRI C. PERUMAL: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether any scheme has been framed to provide insurance for students to pursue studies even in unforeseen circumstances like physical disability due to road accidents or otherwise;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (SHRIMATI KANTI SINGH): (a) The Ministry of Finance has informed that no such scheme is in operation by the general insurance public sector insurance companies.

(b) and (c) Do not arise.